

Information to identify the case:

Debtor 1	<u>Lynda Shaffer</u>	Social Security number or ITIN	xxx-xx-9359
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-21756-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lynda Shaffer

4/10/24

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lynda Shaffer
Debtor

Case No. 19-21756-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 10, 2024

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2024:

Recip ID	Recipient Name and Address
db	#+ Lynda Shaffer, 115 Lewisham Rd, Cranberry Twp, PA 16066-8313
15043144	+ Northwest Consumer Dis, 118 S Main St, Zelenople, PA 16063-1148
15044860	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 11 2024 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2024 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 11 2024 04:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2024 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Apr 11 2024 04:05:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15043130	+ EDI: BANKAMER	Apr 11 2024 04:04:00	Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
15043131	+ EDI: TSYS2	Apr 11 2024 04:05:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15043132	+ EDI: CAPITALONE.COM	Apr 11 2024 04:05:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15074167	Email/PDF: bncnotices@becket-lee.com	Apr 11 2024 00:27:27	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15043134	+ EDI: CITICORP	Apr 11 2024 04:05:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15043135	+ EDI: WFNNB.COM	Apr 11 2024 04:05:00	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789
15043136	+ Email/Text: bankruptcy@diamondresorts.com	Apr 11 2024 00:10:00	Diamond Resorts Fs, 10600 W Charleston Blvd, Las Vegas, NV 89135-1260
15043137	+ EDI: DISCOVER	Apr 11 2024 04:04:00	Discover Fin Svcs Llc, Pob 15316, Wilmington,

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			DE 19850-5316
15053794	Email/Text: EBNBKNOT@ford.com	Apr 11 2024 00:11:00	Ford Motor Credit Company LLC, P. O. Box 62180, Colorado Springs, CO 80962
15043138	+ Email/Text: SAABankruptcy@fcbanking.com	Apr 11 2024 00:10:00	First Commonwealth Ban, 601 Philadelphia St, Indiana, PA 15701-3952
15043139	+ Email/Text: EBNBKNOT@ford.com	Apr 11 2024 00:11:00	Ford Motor Credit Comp, Pob 542000, Omaha, NE 68154-8000
15043140	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 11 2024 00:10:00	Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400
15043133	EDI: JPMORGANCHASE	Apr 11 2024 04:04:00	Chase Card, Po Box 15298, Wilmington, DE 19850
15043141	+ Email/Text: PBNCNotifications@peritusservices.com	Apr 11 2024 00:10:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15043142	+ EDI: LENDNGCLUB	Apr 11 2024 04:05:00	Lending Club Corp, 71 Stevenson, San Francisco, CA 94105-2934
15043143	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 11 2024 00:13:56	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15043145	+ Email/Text: bankruptcy@diamondresorts.com	Apr 11 2024 00:10:00	Ocean Beach Club Llc, 932 Laskin Road, Virginia Beach, VA 23451-3990
15083578	EDI: PRA.COM	Apr 11 2024 04:05:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15043146	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 11 2024 00:11:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15066028	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 11 2024 00:11:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15043147	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 11 2024 00:11:00	Santander Consumer Usa, Po Box 961245, Fort Worth, TX 76161-0244
15043148	+ EDI: SYNC	Apr 11 2024 04:04:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15043149	+ EDI: SYNC	Apr 11 2024 04:04:00	Syncb/gap, Po Box 965005, Orlando, FL 32896-5005
15043150	+ EDI: SYNC	Apr 11 2024 04:04:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15043151	+ EDI: SYNC	Apr 11 2024 04:04:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15043152	+ EDI: SYNC	Apr 11 2024 04:04:00	Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005
15043153	+ EDI: SYNC	Apr 11 2024 04:04:00	Syncb/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
15043154	+ EDI: SYNC	Apr 11 2024 04:04:00	Syncb/roomful Express, C/o Po Box 965036, Orlando, FL 32896-0001
15043155	+ EDI: SYNC	Apr 11 2024 04:04:00	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
15043156	+ EDI: SYNC	Apr 11 2024 04:04:00	Syncb/walmart Dc, Po Box 965024, Orlando, FL 32896-5024
15084137	+ Email/Text: bncmail@w-legal.com	Apr 11 2024 00:11:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15043157	+ EDI: WTRRN BANK.COM	Apr 11 2024 04:05:00	Target N.b., Po Box 673, Minneapolis, MN 55440-0673
15043158	+ EDI: WTRRN BANK.COM		

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15080037

EDI: AIS.COM

Apr 11 2024 04:05:00

Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673

Apr 11 2024 04:05:00

Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

15043159

+ Email/Text: vci.bkcy@vwcredit.com

Apr 11 2024 00:11:00

Vw Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Lawrence W. Willis	on behalf of Debtor Lynda Shaffer ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6